

**Table I.B.3.b.(2)(1997) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	76.1%	78.4%	75.4%	73.8%	73.6%	77.8%	75.6%	76.3%
Industry group **								
Agric., fish., forest.	67.8%	68.1%	71.9%	81.0%	60.4%	80.4%	70.8%	65.5%
Mining	96.1%	93.5%	97.2%	93.4%	99.4%	97.8%	93.5%	97.6%
Construction	65.6%	75.6%	63.8%	61.3%	61.9%	79.2%	67.2%	63.4%
Manufacturing	84.2%	82.0%	79.6%	78.9%	79.1%	88.6%	78.2%	85.1%
Transp., commu., util.	85.8%	87.7%	84.5%	80.1%	77.0%	89.2%	83.5%	86.1%
Wholesale trade	82.7%	81.4%	83.5%	78.4%	84.7%	83.4%	80.3%	83.5%
Retail Trade	62.2%	71.1%	69.1%	67.0%	60.6%	59.5%	68.9%	60.3%
Fin., ins., real est.	81.7%	79.9%	81.1%	82.0%	80.7%	82.4%	81.3%	81.8%
Services	73.2%	79.5%	76.4%	72.6%	71.1%	72.5%	76.7%	72.1%
Unknown	78.3%	78.3%	0.0%	0.0%	0.0%	0.0%	78.3%	0.0%
Ownership								
For profit, incorporated	76.4%	77.6%	76.3%	74.0%	72.2%	78.7%	75.4%	76.7%
For profit, unincorporated	74.2%	79.9%	71.8%	69.3%	75.9%	70.0%	76.8%	72.0%
Nonprofit	74.1%	79.1%	71.6%	72.9%	74.5%	73.9%	74.4%	74.0%
Unknown	80.5%	85.8%	93.1%	88.2%	84.3%	77.9%	88.3%	79.9%
Age of firm								
Less than 5 years	66.7%	76.9%	70.4%	62.9%	61.2%	52.2%	71.2%	59.6%
5-9 years	72.1%	78.7%	78.4%	68.4%	64.1%	75.8%	76.2%	67.6%
10-19 years	75.0%	80.0%	77.8%	72.9%	69.4%	77.6%	77.4%	72.9%
20 or more years	75.7%	76.7%	74.3%	77.6%	73.5%	76.4%	75.7%	75.7%
Unknown	79.9%	93.3%	79.6%	79.9%	80.2%	79.7%	83.1%	79.8%
Multi/single status								
2 or more locations	78.5%	79.8%	77.9%	78.6%	77.8%	78.7%	78.5%	78.5%
1 location only	72.2%	78.3%	75.1%	72.3%	67.7%	60.9%	75.3%	68.4%
Percent full-time employees								
Less than 25%	82.8%	95.9%	90.6%	80.8%	82.5%	77.8%	88.9%	80.3%
25-49 %	61.8%	81.7%	69.5%	64.8%	67.6%	57.0%	72.6%	59.4%
50-74 %	72.1%	78.6%	74.9%	64.4%	67.5%	75.2%	74.9%	71.2%
75% or more	77.1%	78.1%	75.5%	75.1%	74.3%	79.1%	75.7%	77.5%
Union presence								
No union employees	75.6%	78.4%	76.3%	74.1%	73.2%	76.9%	76.2%	75.4%
Has union employees	77.7%	79.1%	67.0%	71.6%	75.6%	79.3%	68.9%	78.5%
Unknown	77.8%	76.8%	69.6%	71.5%	74.4%	79.4%	74.5%	78.1%
Percent low wage employees **								
50% or more low wage	54.2%	55.8%	59.2%	54.6%	46.6%	63.7%	58.6%	52.9%
Less than 50% low wage	77.3%	80.2%	77.0%	75.3%	76.8%	78.1%	77.0%	77.5%
Unknown	77.4%	71.6%	66.9%	73.5%	73.9%	78.3%	70.0%	77.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(2)(1997) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.28%	1.13%	0.86%	1.32%	0.93%	0.62%	0.61%
Industry group **								
Agric., fish., forest.	7.39%	7.76%	5.35%	15.30%	13.30%	20.11%	5.21%	9.45%
Mining	2.26%	14.77%	23.34%	13.10%	25.67%	14.65%	10.69%	1.49%
Construction	1.87%	2.23%	3.16%	3.44%	6.38%	5.29%	2.25%	3.23%
Manufacturing	0.52%	3.27%	2.02%	1.62%	1.75%	1.04%	1.04%	0.63%
Transp., commu., util.	1.65%	2.35%	2.77%	2.70%	3.95%	2.39%	1.89%	1.83%
Wholesale trade	1.34%	1.84%	1.81%	2.37%	1.59%	2.30%	1.53%	1.79%
Retail Trade	1.13%	2.51%	2.95%	2.85%	3.13%	1.30%	2.53%	0.86%
Fin., ins., real est.	1.37%	1.80%	2.70%	2.85%	2.24%	2.03%	1.61%	1.63%
Services	0.80%	1.45%	1.56%	1.23%	1.82%	2.21%	0.98%	1.11%
Unknown	17.26%	17.26%	0.00%	0.00%	0.00%	0.00%	17.26%	0.00%
Ownership								
For profit, incorporated	0.62%	1.67%	1.17%	0.92%	1.61%	1.09%	0.56%	0.76%
For profit, unincorporated	1.82%	1.25%	3.81%	4.92%	3.81%	4.67%	1.69%	2.95%
Nonprofit	1.58%	1.75%	3.33%	1.31%	1.88%	3.46%	0.88%	1.82%
Unknown	2.12%	5.66%	23.79%	4.07%	1.38%	3.37%	4.60%	2.21%
Age of firm								
Less than 5 years	2.62%	2.16%	2.87%	3.27%	4.94%	7.95%	1.88%	4.09%
5-9 years	1.69%	1.54%	3.15%	2.26%	4.96%	2.76%	1.01%	3.33%
10-19 years	1.11%	1.83%	1.80%	1.41%	3.00%	3.18%	1.15%	1.94%
20 or more years	0.74%	2.23%	1.44%	1.47%	0.94%	1.41%	0.85%	0.94%
Unknown	1.03%	3.75%	3.71%	1.87%	1.47%	1.24%	2.07%	1.05%
Multi/single status								
2 or more locations	0.57%	2.92%	2.28%	2.08%	0.90%	0.81%	1.81%	0.58%
1 location only	0.98%	1.31%	1.15%	1.13%	2.29%	6.41%	0.75%	1.64%
Percent full-time employees								
Less than 25%	2.47%	2.33%	7.04%	3.52%	6.46%	3.84%	3.11%	3.60%
25-49 %	2.02%	1.50%	1.73%	2.15%	3.89%	2.38%	2.22%	2.25%
50-74 %	1.09%	2.10%	1.74%	1.93%	2.37%	2.65%	1.55%	1.49%
75% or more	0.60%	1.50%	1.29%	0.93%	1.46%	1.11%	0.80%	0.72%
Union presence								
No union employees	0.43%	1.27%	1.06%	0.77%	1.18%	1.29%	0.47%	0.63%
Has union employees	1.69%	4.44%	5.60%	3.87%	3.40%	2.22%	4.10%	2.01%
Unknown	1.95%	3.97%	4.40%	3.37%	5.56%	1.84%	2.23%	2.05%
Percent low wage employees **								
50% or more low wage	2.40%	7.10%	3.17%	4.05%	3.72%	3.47%	3.96%	2.69%
Less than 50% low wage	0.65%	0.94%	1.17%	0.88%	1.30%	1.80%	0.41%	0.98%
Unknown	0.97%	2.70%	4.60%	3.00%	3.26%	1.19%	2.83%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.